

CLAIMS:

1. A system for facilitating on-line payment for an on-line product transaction between a customer and a merchant, comprising an interface means which is arranged to be initiated via a merchant site and is arranged to provide a connection to a financial institution application to enable processing of the payment, via the financial institution application, to a merchant account, the financial institution application requiring a security means to enable processing of the payment, the connection being implemented to enable the security means to be obtained via a customer computing system.
2. A system in accordance with claim 1, wherein the interface means is arranged to enable the payment to proceed in real time.
3. A system in accordance with claim 2, wherein the interface means is arranged to enable the payment to occur during the product transaction.
4. A system in accordance with claim 1, 2 or 3, wherein the interface means is arranged to be initiated by way of a customer computing system accessing the merchant site.
5. A system in accordance with any one of the preceding claims, wherein the interface means is arranged to generate confirmation to a merchant system that payment has occurred.
6. A system in accordance with claim 5, wherein the system is arranged to provide a secure connection between the financial institution application and the merchant system for generation of confirmation that payment has occurred.
7. A system in accordance with any one of the preceding claims, the interface means being arranged to obtain transaction details and provide the details to the financial institution application to facilitate payment.
8. A system in accordance with claim 7, wherein the transaction details include the payment amount.
9. A system in accordance with claim 7 or claim 8, wherein the transaction details include a merchant account identifier.

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- 20 -

10. A system in accordance with any one of the preceding claims, wherein the financial institution application is a known pre-existing financial institution application.
- 5 11. A system in accordance with any one of the preceding claims, wherein the security means is obtained by enabling the customer to enter the security means via the customer computing system.
- 10 12. A system in accordance with any one of claims 1. to 10, wherein the security means is stored in a storage location accessible via the customer computing system, and the security means are obtained from the storage location via the customer computing system.
- 15 13. A system in accordance with claim 12, wherein the security means is stored in encrypted form, and wherein the interface means is arranged to decrypt the encrypted security means.
- 20 14. A system in accordance with claim 13, the system including storage means for storing decryption keys for decrypting encrypted security means.
15. A system in accordance with any one of the preceding claims, further including a database arranged to store transaction details of transactions.
- 25 16. A system in accordance with claim 15, wherein the database is arranged to be accessible by a merchant system to enable a merchant to obtain details of transactions that they are associated with.
- 30 17. A system in accordance with claim 15 or claim 16, wherein the database is arranged to be accessible by customer computing systems to enable customers to obtain details of transactions that they are associated with.
- 35 18. A system in accordance with any one of the preceding claims, wherein the interface means is a software agent.
19. A method for facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of, during the transaction via an on-line merchant site, accessing a financial institution application and making the financial institution

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- 21 -

application available to enable a payment from a customer's account to an account of the merchant, the financial institution application requiring a security means to enable processing of the payment, the method comprising the further step of obtaining the security means via a customer computing system.

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20. A method in accordance with claim 19, comprising the further step of operating the financial institution application to make the payment.

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21. A method in accordance with claim 20, wherein the step of making the payment occurs during the product transaction.

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22. A method in accordance with claim 19, 20, or 21, comprising the further step of providing the merchant with confirmation that a payment has been made.

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23. A method in accordance with claim 22, wherein the step of providing the merchant with confirmation that a payment has been made includes the step of establishing a secure connection between the financial institution application and the merchant site.

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24. A method in accordance with any one of claims 19 to 23, comprising the further step of obtaining transaction details and entering the transaction details to the financial institution application.

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25. A method in accordance with claim 24, wherein the transaction details include a payment amount.

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26. A method in accordance with claim 24 or 25, wherein the transaction details include a merchant transaction identifier.

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27. A method in accordance with any one of claims 19 to 26, wherein the step of enabling obtaining of the security means includes the step of enabling the customer to enter the security means via the customer computing system.

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28. A method in accordance with any one of claims 19 to 26, wherein the security means is stored in a storage location which is accessible via the customer computing system, and the step of obtaining security means includes obtaining the security means from the storage location via the customer computing system.

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- 22 -

29. A method in accordance with claim 28, wherein the security means is stored in encrypted form, and the method includes the further step of decrypting the security means.
- 5 30. A method in accordance with claim 29, wherein a decryption key is stored at a remote database, and the method includes the further step of obtaining the decryption key before decrypting the encrypted security means.
- 10 31. A method in accordance with any one of claims 19 to 30, comprising the further step of storing transaction records of the payments in a database, the transaction records being available for access by merchants and/or customers.
32. A method in accordance with any one of claims 19 to 31, comprising the step of utilising a software agent to implement the method steps.
- 15 33. A computer program arranged to provide instructions to control a computing system to implement a system in accordance with any one of claims 1 to 18.
- 20 34. A computer readable medium providing a computer program in accordance with claim 33.
35. A method of facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of providing a system in accordance with any one of claims 1 to 18, and operating the system to facilitate payment for transactions.
- 25 36. A system for facilitating on-line payment, the system comprising an interface means which is arranged to be initiated via a system message and is arranged to provide connection to a payment means to enable processing of the payment.
- 30 37. A system in accordance with claim 36, wherein the system message is an email message.
38. A system in accordance with claim 36 or claim 37, wherein the system message includes a link to enable connection to the payment means.
- 35 39. A system in accordance with any one of claims 35 to 38; wherein the payment means is a connection to a financial institution application for facilitating payment.

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- 23 -

40. A method for facilitating on-line payment, comprising the steps of using a system message initiating payment for a transaction, to link a transaction payers computing device to a payment means to enable processing of the payment.
- 5 41. A method in accordance with claim 40, wherein the system message is an email message.
- 10 42. A method in accordance with claim 40 or claim 41, wherein the system message includes a link to the payment means.
43. A method in accordance with any one of claims 40 to 42, wherein the payment means is a connection to a financial institution application for processing the payment.
- 15 44. A computer program including instructions for controlling a computing system to implement a system in accordance with any one of claims 36 to 39.
45. A computer readable medium providing a program in accordance with claim 44.

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